

Ask Amy

Your Insight Into the TBI Fund

Dear Amy,

I have a brain injury and I own my own home. I know that the TBI Fund limit for "liquid assets" is \$100,000, and my house is worth about \$375,000. Can I still apply?

- Al in Atlantic City, NJ

Dear Al,

The short answer is yes.

Here's the long answer: when we look at assets, we are primarily looking at checking or savings accounts, CDs, stocks, or bonds. We may also consider second or third homes in this limit. Your primary home or vehicle is not considered a liquid asset, and neither are special needs trusts. We also do not consider your IRA or 401k to be a liquid asset, unless you are of retirement age.

Finally, if you are married and your assets are owned jointly by you and your spouse, we will only consider half of the assets to be yours.

If you have any questions about your particular situation, please feel free to contact either myself or Ed Heaton, Program Manager toll-free at 888-285-3036 (press 2).

Amy Taklif is the TBI Specialist for the Division of Disability Services and serves as consultant to The Traumatic Brain Injury Fund. She is a certified social worker who has worked with people who have acquired brain injury for several years. Mrs. Taklif has a background in cognitive remediation and disability advocacy.

If you have a question you would like to Ask Amy, please write to her at:

*"Ask Amy"
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Ask Amy is a column of:



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